

**Information to identify the case:**

Debtor 1	<u>Marianne McElroy</u>	Social Security number or ITIN	xxx-xx-1232
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Robert M. McElroy</u>	Social Security number or ITIN	xxx-xx-3476
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-22958-MEH		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marianne McElroy

Robert M. McElroy

10/25/24

**By the court:** Mark Edward Hall  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Marianne McElroy  
Robert M. McElroy  
Debtors

Case No. 19-22958-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Oct 25, 2024

Form ID: 3180W

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Marianne McElroy, Robert M. McElroy, 75 Baywood Boulevard, Brick, NJ 08723-6961
518330619	Atlantic Shore Surgical Associates, 208 Jack Martin Blvd Bldg C-1, Brick, NJ 08724-7770
518330620	Capio Partners, 311 30th Ave E, Sherman, TX 75090
518330625	Drs. Krantz & Sirotz, 532 Brick Blvd, Brick, NJ 08723-6006
518330626	Fedloan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
518330628	+ Jones and Jones, 45 Essex St, Hackensack, NJ 07601-5493
518330629	KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
518330637	+ Spencer Savings Bank, 611 River Dr, Elmwood Park, NJ 07407-1348

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 25 2024 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 25 2024 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518330617	Email/PDF: bncnotices@becket-lee.com	Oct 25 2024 20:51:19	American Express, PO Box 981537, El Paso, TX 79998-1537
518330618	Email/Text: billing@assa-nj.com	Oct 25 2024 20:47:00	Atlantic Shore Surgical Associates, 478 Brick Blvd, Brick, NJ 08723-6077
518444768	EDI: Q3GTBI	Oct 26 2024 00:27:00	Bureaus Investment Group, Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
518404369	+ EDI: AIS.COM	Oct 26 2024 00:27:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518330621	EDI: CAPITALONE.COM	Oct 26 2024 00:27:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518372739	Email/PDF: bncnotices@becket-lee.com	Oct 25 2024 20:51:32	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518330622	EDI: CCS.COM	Oct 26 2024 00:27:00	Credit Collection Servc, PO Box 607, Norwood, MA 02062-0607
518330624	Email/PDF: creditonebknofications@resurgent.com	Oct 25 2024 20:51:19	Credit One Bank, 6801 S Cimarron Rd, Las Vegas, NV 89113-2273
518330623	Email/PDF: creditonebknofications@resurgent.com	Oct 25 2024 21:05:35	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518330627	EDI: AMINFOFP.COM	Oct 26 2024 00:27:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

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User: admin

Page 2 of 3

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518330630	Email/Text: PBNCNotifications@perituservices.com	Oct 25 2024 20:45:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
518422229	Email/PDF: resurgentbknotifications@resurgent.com	Oct 25 2024 20:51:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518405035	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 25 2024 21:04:29	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518330631	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 25 2024 20:51:27	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
518438523	+ EDI: AISMIDFIRST	Oct 26 2024 00:27:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
518330632	EDI: AISMIDFIRST	Oct 26 2024 00:27:00	MidFirst Bank, 999 NW Grand Blvd Ste 100, Oklahoma City, OK 73118-6051
518330633	Email/Text: bankruptcydpt@mcmcg.com	Oct 25 2024 20:47:00	Midland Funding LLC, PO Box 939069, San Diego, CA 92193-9069
518423613	Email/Text: perituspendrick@perituservices.com	Oct 25 2024 20:45:00	Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419
518330635	Email/Text: signed.order@pfwattorneys.com	Oct 25 2024 20:45:00	New Century Financial Services, Inc., c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
518330636	Email/Text: signed.order@pfwattorneys.com	Oct 25 2024 20:45:00	Pressler, Felt & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
518411191	+ EDI: JEFFERSONCAP.COM	Oct 26 2024 00:27:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518379058	EDI: Q3G.COM	Oct 26 2024 00:27:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518333262	^ MEBN	Oct 25 2024 20:38:52	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518330638	EDI: WTRRN BANK.COM	Oct 26 2024 00:27:00	Target National Bank, PO Box 673, Minneapolis, MN 55440-0673
518330639	EDI: Q3GTBI	Oct 26 2024 00:27:00	The Bureaus, 650 Dundee Rd Ste 370, Northbrook, IL 60062-2757
518479772	^ MEBN	Oct 25 2024 20:39:10	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
518330640	Email/Text: edbknotices@ecmc.org	Oct 25 2024 20:46:00	US Department of Education, 2505 S Finley Rd, Lombard, IL 60148-4867
519838663	+ Email/Text: EBN@edfinancial.com	Oct 25 2024 20:45:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
518435445	+ EDI: AIS.COM	Oct 26 2024 00:27:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Spencer Savings Bank, 611 River Drive, Elmwood Park, NJ 07407-1348
518330634	*	Midland Funding, LLC, PO Box 939069, San Diego, CA 92193-9069

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

District/off: 0312-3

User: admin

Page 3 of 3

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jaclynn McDonnell	on behalf of Joint Debtor Robert M. McElroy jmcdonnell@genovaburns.com dmendez@genovaburns.com
Jaclynn McDonnell	on behalf of Debtor Marianne McElroy jmcdonnell@genovaburns.com dmendez@genovaburns.com
John O'Boyle	on behalf of Joint Debtor Robert M. McElroy joboyle@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com;o'boyle.johnb 124931@notify.bestcase.com
John O'Boyle	on behalf of Debtor Marianne McElroy joboyle@norgaardfirm.com amartinez@norgaardfirm.com;kcimmino@norgaardfirm.com;crose@norgaardfirm.com;dtakach@norgaardfirm.com;o'boyle.johnb 124931@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vincent J. Massa, III	on behalf of Creditor Spencer Savings Bank vmassa@jonesandjonesesq.com

TOTAL: 9